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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great-West Life & Annuity Insurance Company
<b>TOI/Sub-TOI:</b>	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
<b>Product Name:</b>	PPVUL		
<b>Project Name/Number:</b>	PPVUL M&E/PPVUL M&E		

## Filing at a Glance

Company:	Great-West Life & Annuity Insurance Company
Product Name:	PPVUL
State:	Arkansas
TOI:	L06I Individual Life - Variable
Sub-TOI:	L06I.002 Single Life - Flexible Premium
Filing Type:	Form
Date Submitted:	07/24/2012
SERFF Tr Num:	GRWE-128596066
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	J800

Implementation	
Date Requested:	
Author(s):	Tanya Gonzales, Derek Smith
Reviewer(s):	Linda Bird (primary)
Disposition Date:	07/31/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

**State:** Arkansas **Filing Company:** Great-West Life & Annuity Insurance Company  
**TOI/Sub-TOI:** L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium  
**Product Name:** PPVUL  
**Project Name/Number:** PPVUL M&E/PPVUL M&E

## General Information

Project Name: PPVUL M&E Status of Filing in Domicile: Not Filed  
Project Number: PPVUL M&E Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Exempt in state of domicile.  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 07/31/2012  
State Status Changed: 07/31/2012  
Deemer Date: Created By: Derek Smith  
Submitted By: Derek Smith Corresponding Filing Tracking Number:  
Filing Description:  
Individual Life Submission  
Policy Amendment, Form J800

## Company and Contact

### Filing Contact Information

Tanya Gonzales, Associate Manager, tanya.gonzales@gwl.com  
Contracts  
8515 E. Orchard Rd. 8T2 800-537-2033 [Phone] 75829 [Ext]  
Greenwood Village, CO 80111 303-737-5444 [FAX]

### Filing Company Information

Great-West Life & Annuity Insurance Company CoCode: 68322 State of Domicile: Colorado  
8515 East Orchard Road Group Code: 769 Company Type:  
Greenwood Village, CO 80111 Group Name: State ID Number:  
(303) 737-3992 ext. [Phone] FEIN Number: 84-0467907

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 1 Endorsement x \$50.00 = \$50.00  
Per Company: No

Company	Amount	Date Processed	Transaction #
Great-West Life & Annuity Insurance Company	\$50.00	07/24/2012	61154684

<b>SERFF Tracking #:</b>	GRWE-128596066	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	J800
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/31/2012	07/31/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Cover Letter	Derek Smith	07/24/2012	07/24/2012
Supporting Document	Cover Letter	Derek Smith	07/24/2012	07/24/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great-West Life & Annuity Insurance Company
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## Disposition

Disposition Date: 07/31/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document (revised)	Cover Letter		Yes
Supporting Document	Cover Letter	Replaced	Yes
Form	Policy Endorsement		Yes

<b>SERFF Tracking #:</b>	GRWE-128596066	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	J800
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## Amendment Letter

Submitted Date: 07/24/2012

Comments:

Cover Letter has been updated by revising all references from "Amendment" to "Endorsement".

Changed Items:

### Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment:

AR letter.pdf

Submitted Date: 07/24/2012

Comments:

Cover Letter attached to Supporting Documentation tab.

Changed Items:

### Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment:

AR letter.pdf

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Great-West Life & Annuity Insurance Company
<b>TOI/Sub-TOI:</b>	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
<b>Product Name:</b>	PPVUL		
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## Form Schedule

Lead Form Number: J800							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		J800	CERA	Policy Endorsement	Initial:		J800 Policy Endorsement.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# Great-West Life & Annuity Insurance Company

A Stock Company  
{8515 East Orchard Road Greenwood Village, CO 80111}

## POLICY ENDORSEMENT

THIS ENDORSEMENT IS ISSUED BY GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY AS PART OF THE FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE POLICY TO WHICH IT IS ATTACHED. ALL PROVISIONS OF THE POLICY THAT DO NOT CONFLICT WITH THE ENDORSEMENT APPLY TO THIS ENDORSEMENT. WHERE THERE IS ANY CONFLICT BETWEEN THE ENDORSEMENT PROVISIONS AND THE POLICY PROVISIONS OR ANY OTHER ENDORSEMENT, THE PROVISIONS OF THIS ENDORSEMENT PREVAIL.

### SUB-ACCOUNT VALUE

The Sub-Account Value is the total dollar amount of all accumulation units under each of the Sub-Accounts. Initially, the value of each accumulation unit is set at \$10.00. Each Sub-Account's Value is equal to the sum of:

- the value of the Sub-Account at the last Valuation Date;
- any Premium, less Expense Charges deducted from Premiums received during the current Valuation Period which is allocated to the Sub-Account;
- any loan repayment amount;
- all values transferred to the Sub-Account;
- any net investment return allocated to the Sub-Account; and
- any experience credits allocated to the Sub-Account.

**MINUS** the following:

- all values transferred to another Sub-Account and the Loan Account taken from the Sub-Account during the current Valuation Period;
- all partial withdrawals from the Sub-Account during the current Valuation Period; and
- an amount representing the Mortality and Expense Charge. This charge is accrued on a daily basis based on an annual percentage of the net asset value of each Investment Division. The actual Mortality and Expense Charge is determined by the Company, but may not exceed the annual guaranteed maximum Mortality and Expense Charge as shown on Page 1.

In addition, whenever a Valuation Period includes the first day of a policy month, the value of the Sub-Account at the end of such period is reduced by the portion of any accrued policy fees or charges allocated to the Sub-Account and any other investment charges specified on Page 1.

Amounts allocated or transferred to an Investment Division are used to purchase accumulation units in the Investment Division. The number of accumulation units to be credited will be determined by dividing the amount allocated or transferred to the Investment Division by the value of an accumulation unit in that Investment Division. The value of an accumulation unit for each Investment Division for a Valuation Period is established at the end of the Valuation Period and is calculated by multiplying the value of that unit at the end of the prior Valuation Period by the Investment Division's Net Investment Factor for the Valuation Period.

### NET INVESTMENT FACTOR

The Net Investment Factor for any Investment Division for any Valuation Period is determined by dividing (a) by (b):


- (a) is the net result of:
- (i) the net asset value held in the Investment Division determined as of the end of the current Valuation Period; plus
  - (ii) the amount of any dividend (or, if applicable, capital gain distributions) on assets held in the Investment Division if the "ex-dividend" date occurs during the current Valuation Period; minus or plus
  - (iii) a charge or credit for any taxes incurred by or reserved for in the Investment Division, which is determined by the Company to have resulted from the investment operations of the Investment Division.
- (b) is the net result of:
- (i) the net asset value held in the Investment Division determined as of the end of the immediately preceding Valuation Period; minus or plus
  - (ii) the charge or credit for any taxes incurred by or reserved for in the Investment Division for the immediately preceding Valuation Period.

The Net Investment Factor may be greater than, less than, or equal to one. Therefore, the accumulation unit value may increase, decrease or remain unchanged.

The Company will deduct from the assets of Investment Divisions all fees and expenses incurred by the Company in connection with the operation of the Investment Division including, but not limited to, investment advisory fees, custodian fees, and brokerage commissions and other transaction expenses. Such fees and expenses may differ between Underlying Funds and may be subject to change or renegotiated each year.

The effective date of this Endorsement is the Effective Date of the policy to which it is attached.

*Signed for Great-West Life & Annuity Insurance Company on the Issue Date of the policy (unless a different date is shown here).*

  
[ Mitchell T. G. Graye ]  
[ President and Chief Executive Officer ]



<b>SERFF Tracking #:</b>	GRWE-128596066	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	J800
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR Cert of Compliance.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A - Endorsement filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
AR letter.pdf			

**STATE OF ARKANSAS  
INSURANCE DEPARTMENT**

**CERTIFICATE OF COMPLIANCE**

**RE: POLICY AMENDMENT, Form J800**

We hereby certify that the guidelines established in Arkansas Rule and Regulation 19 have been reviewed and the forms designated above comply with these guidelines.

We hereby certify that the above policy forms meet the minimum Flesch Reading Ease Test score requirements.

Great-West Life & Annuity Insurance Company



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Susan Gile

Vice President, Individual Markets Operation

July 24, 2012

Date



8515 East Orchard Road  
Greenwood Village, CO 80111 Tel. (303) 737-3000  
Address mail to: P.O. Box 1700, Denver, CO 80201  
**www.gwla.com**

July 24, 2012

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

NAIC #769-68322

RE: **Individual Life Submission**  
Policy Endorsement, Form J800

Great-West Life & Annuity Insurance Company respectfully submits for approval, the above-referenced Endorsement for your review and approval. This Endorsement is to be used with our Flexible Premium Variable Universal Life Policy, form number PPVULsa-CSO approved in your state on November 28, 2011 under SERFF filing number GRWE-127837319. This policy is offered exclusively to our business-owned life insurance market. This form is new and does not replace any previously approved form.

This Endorsement will be offered to all new and existing policyholders effective October 1, 2012.

The principle purpose of this Endorsement is to move the Mortality and Expense charge from the Net Investment provision into the Sub-Account provision. This change is made solely for the policyholders benefit allowing them to more explicitly identify the charge.

We reserve the right at any time to make non-material changes to this form, including (but not limited to) paper stock, type face (but not font size) and page layout made necessary by unavoidable changes.

Please feel free to contact the undersigned should you have any further questions about this filing or require any additional information.

Sincerely,

A handwritten signature in black ink that reads "Tanya D. Gonzales". The signature is fluid and cursive, with the first name "Tanya" being the most prominent.

Tanya D. Gonzales  
Manager, Individual Markets  
(FAX) 303-737-5829  
(PHONE) 800-537-2033, extension 75829  
E-MAIL: Tanya.gonzales@gwl.com

State:	Arkansas	Filing Company:	Great-West Life & Annuity Insurance Company
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## Superceded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/24/2012	Supporting Document	Cover Letter	07/24/2012	AR letter.pdf (Superceded)



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July 24, 2012

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